

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

<b>In re:</b>  <b>Terrence L. Howard,</b> <b>Debtor</b>  <b>Nationstar Mortgage LLC</b> <b>Movant</b> <b>v.</b> <b>Terrence L. Howard</b> <b>Debtor/Respondent</b>  <b>SCOTT F. WATERMAN,</b> <b>Trustee/Respondent</b>	<b>Bankruptcy No. 23-13369-amc</b>  <b>Chapter 13</b>
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**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on April 16, 2025, the foregoing Certificate of Default was filed with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or to the following parties:

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